Due Date: August 15, 2004 Confirmation No.: 2411

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant:

George R. Hood

Examiner:

Andrew J. Rudy

Serial No.:

09/608,682

Group Art Unit:

3627

AUG 1 3 2004

Filed:

June 29, 2000

Docket:

9011

Title:

RISK PROVISION IMPLEMENTATION FOR FINANCIAL PROCESSING IN

A RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Parent and Trademark Office, Fax No. (703) 872-9306 on August 13, 2004.

Signature Typed Name of Person Mailing this Certificate: Suzie McCleave

RESPONSE UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir.

In response to the Office Action dated April 15, 2004, please enter the following remarks in the above-identified application.